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-JAL
(11-16-04)

IN THE CLAIMS:

Claims 1-6 (Canceled)

7. (Previously presented) A method for processing an in-person bill payment at a point of sale location, comprising:

identifying a biller for whom payment of a payment transaction is to be received;

obtaining transaction information concerning the payment;

receiving payment for the bill;

assigning a transaction identifier to the transaction;

scanning at least one transaction document and generating at least one electronic image therefrom;

storing each electronic image in an image memory with an image identifier and linking the image identifier to a transaction identifier;

transmitting the transaction information to a payment server;

receiving from the payment server instructions regarding the transaction; and

transmitting to an image server a copy of each electronic image and the image identifier and linked transaction identifier.

8. (Previously Presented) The method of claim 7 further comprising:

storing the transmitted transaction information in a transaction database;

storing the transmitted electronic image and identifiers in an image database; and

forwarding selected transaction information to the biller and forwarding at least a portion of the received payment to the biller.